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4-H CLUBS and COOPERATIVES



EDUCATIONAL AID 2
(Formerly Circular E-36)

AUGUST 1955

"YOU AND YOUR CO-OP" SERIES

Circulars in this series available from the FARMER COOPERATIVE SERVICE

Using Your Co-op Creamery
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Using Your Co-op Elevator
Using Your Co-op Gin
Using Your Wool Co-op
Using Your Farm Supply Co-op
Using Your Fruit and Vegetable Co-op
Using Your Poultry and Egg Co-op
Using Your Fluid Milk Co-op
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The Story of Farmers' Cooperatives
Farmer Cooperatives in Our Community
Sizing Up Your Cooperative
Forming Farmers' Cooperatives
Financing Farmers' Cooperatives
Managing Farmers' Cooperatives
Merchandising by Farmers' Cooperatives
Three Principles of Agricultural Cooperation
Future Farmers and Cooperatives

. . .

Information Division

FARMER COOPERATIVE SERVICE

United States Department of Agriculture
Washington 25, D. C.

Arkansas 4-H'ers Learn About Co-ops

by CLAY R. MOORE

Extension Marketing Specialist, University of Arkansas, Little Rock, Arkansas.

RKANSAS saw its first co-op contest for 4-H Clubs off to a good start this year. It was sponsored by the Extension Service in the State and the Arkansas Farm Bureau Cooperative. A total of 11 county winners were selected from as many counties. And from these 11, one boy was chosen as State winner and sent to the 4-H Club Congress in Chicago as his reward.

The boy winning this trip was Don Lambert of Route No. 1, Little Rock—an active worker in his 4-H Club for 6 years. His record written on forms provided for all entrants showed that he owned 18 dairy heifers, a registered Jersey bull, three brood sows, and a registered boar. He also fed out 10 fat barrows.

Winner Used Co-ops

To supply this livestock with feed, he used the Farmers Association, a purchasing co-op in Little Rock. He bought more than \$1,000 worth of feed, \$225 worth of roofing, and other miscellaneous supplies from the association. This gave him a running start in the contest since of the possible 100 points, judges could give as high as 40 on their score cards for purchasing supplies or marketing or processing through a cooperative.

Don also ranked high on the other two points receiving major emphasis—participating in co-op activities, 25 points, and the story of his participation and activities in this demonstration, 20 points. He attended two cooperative meetings during the year and visited the co-op 20 times. He talked with neighbors about the co-op and sold a total of 15 memberships. In his write-up, he made it clear that he knew the philosophy behind cooperatives and was an enthusiastic supporter of his local association.

An interesting sidelight was the enthusiasm of another 4-H Club member for his co-ops. Gene Sharum, 19-year old 4-H member of Route No. 1, Fort Smith, Ark., turned in an excellent record. Gene prepared and turned in the record even though he knew he would not be eligible to win the State contest because he won

State honors in another project last year. Gene is a member of the Massard Teen Age 4-H Club and has been in club work for 8 years. He is a member of the Farm Bureau Milk Producers Association and the Fruit and Vegetable Growers Cooperative. He is also a member of the Farm Bureau Mill and Supply Cooperative.

He bought a total of \$965 worth of feed from his feed co-op. He sold \$262 worth of tomatoes through the fruit and vegetable co-op. He also sold 13,861 pounds of whole milk that brought him \$1,149 through the Milk Producers Association. Gene helped his father secure 20 new co-op members. He has attended all co-op meetings held since he became a member and went on tours arranged by the co-operatives.

All county winners were given medals. Extension's county agents conducted all the educational work in the counties and helped club members complete records. They also selected the county winners. The State contest was in charge of Clifford Alston, extension marketing specialist, now on leave of absence to take post graduate work at Cornell University.

Arkansas reports good participation in this contest. Cooperative leaders in the State see it as a step forward in educating young people in the value of co-ops in a region now bustling with co-op activity.

Young cooperators take aim



Young cooperators took a variety of target lessons at the recent second annual short course conducted by the Oklahoma Cooperative Council near Stillwater, Okla. During their week of classroom work they learned the proper aim for farmers' business enterprises in the matter of business procedure and cooperative technique. During their outdoor recreational periods they learned to shoot.

Instructors for the class of 40 included staff members of Oklahoma A. & M. College; representatives of the Farm Credit Administration, J. H. Barton of the University of Wisconsin's farm folk school, Dean Clifford Shirley of Phillips University, and officials of Oklahoma cooperative associations. The stu-

dents were sponsored by the various co-ops as youngsters of promise for executive and managerial positions, and their expenses were paid by the associations.

The school was conducted at a camp which was organized on the basis of a cooperative community, the boys electing officers and committees each day to carry on the various camp activities. In addition to lectures and discussions, a laboratory period in cooperative organization was a feature of the curriculum

Listed as an important byproduct of the session was the opportunity for managers, directors and leaders of the several cooperatives to have informal discussions and to exchange Department of Agricultural Economics, Michigan State College.

FEW years ago some of the farm leaders realized that they, the organizers of many of the cooperatives of Michigan, were past middle age and that young leaders were not being trained to replace them. The young farmers were not taking an interest in the affairs of the Farm Bureau or the cooperatives, partly because of a lack of understanding of the functions of the farmer organizations and also because the elder farmers wished to remain at the helm. There were also no institutions or methods for focusing the attention of young people toward their future responsibilities in organized agriculture. A few thousand boys and girls were active in the 4-H clubs and in Future Farmers' clubs, but there were no young farmers' organizations in which they could become active members after they graduated from the high schools.

The Michigan Junior Farm Bureau was started in the fall of 1935 to bridge this gap between the activities of the agricultural high schools and the adult farmer organizations. It provides an opportunity for continuous training of young men and women for the jobs ahead—as officers, members, and employees of cooperatives—and as leaders to aid in determining local, State, and national policies, especially for agriculture.

Goals to be Attained

Some of the adults who have been responsible for the development of the Junior Farm Bureau have hoped for the growth of a new and improved philosophy for farming and for farm living. They have hoped that the young people would develop poise and confidence in themselves; belief in their rights and abilities to determine farm policies and programs; understanding, tolerance, and a cooperative attitude toward their associates; desire to be of service and to create an improved society; and a desire to develop abilities to be able to do these things.

The Junior Farm Bureau's primary function is to provide training and create skills to accomplish these ends.

It seems worth while for funds and efforts to be devoted to accomplish these goals for agriculture. Industry has its technical schools to train its future workers. Business corporations have training schools for young executives. The schools of business administration supply young men who later become the spokesmen for business. The Junior Chamber of Commerce serves as a type of training organization to fit young businessmen to work

THE Michigan State Junior Farm Bureau is a training institution for rural young people in self-motivated and directed group activities and programs-for later participation in the senior Farm Bureau, the cooperatives, and other rural community organizations-as these young people accept mature responsibilities. About 2,000 young men and women, from 18 to 28 years of age, have been meeting together to train themselves so that they will be more able to solve the various economic, social, educational, political, and other problems that face them.

Michigan young people accept responsibilities

together on the problems of industry and the community.

The young people of the Junior Farm Bureau decided at an early date that they would avoid the mistakes of overdevelopment, expansion, and promotion. Not more than 10 county locals should be added each year. They wanted their members to understand thoroughly their aims and programs.

It was decided that the young people should develop their own programs, make their own decisions, be resourceful, self-reliant, and train and equip themselves for their functions as members and officers of farm organizations and as citizens. This policy has resulted in a slower growth but a sound structure.

The local county chapters are the most important units of the Junior Farm Bureau. They varied in size from about 10 to 150 members for the 42 county chapters functioning in December 1940. Some of the larger chapters had several community locals. The officers consist of a president, vice president, secretary-treasurer, and pub-

licity chairman. All officers are changed annually, so that more young men and women may obtain experience. The county Junior Farm Bureaus pay \$5 annually for membership in the county senior Farm Bureaus. Each member pays 50 cents annually to the State Junior Farm Bureau. Local dues vary among the county chapters.

The action programs of the county units are carried out primarily by eight committees: Program, Junior and senior Farm Bureau education and relations, community Farm Bureau, commodity exchanges, Farm Bureau services and products, membership promotion, summer camp, and agricultural policies for the community, State, and Nation.

The State is divided into 12 regions in which four meetings a year are held. Sometimes the entire membership meet, and at other times only the regional presidents. Voting is on the basis of number present at the meeting, in order to encourage attendance. The regional meetings are to train the regional directors to develop and han-

dle programs, to talk over and compare experiences, to hold social parties, and to expand acquaintances.

The State council consists of the State board of directors, the State officers and the presidents of the county units. They meet quarterly to discuss interregional activities such as debates and speaking contests, camp programs and scholarships, and other Statewide projects. The function is decision-making on policies and on State programs.

The annual convention which meets in November on the campus at Michigan State College selects the State officers—president, vice president, secretary-treasurer, publicity chairman, and camp chairman. Each local sends two voting delegates. Proxy voting is not permitted. The resolutions passed at the annual meeting serve as a general guide for the officers for the coming year.

The State board consists of the State officers and the 12 regional directors The function is administrative.

Duties Manifold

The personnel of the State office at Lansing consists of a director of the Junior Farm Bureau and an office secretary. The director is a member of the Membership and Educational De partment of the Michigan State Farm Bureau.

The duties of a director are mani fold. He aids in coordinating the activities of the Junior Farm Bureau with the senior Farm Bureau. He coaches and counsels, educates and teaches the young men and women in their local, regional, State, and summer-camp meetings. He attends the meetings of the State council, the regional meetings, and about three of each of the county meetings each year. He keeps in contact with all local and regional programs throughout the year. He also assists the commodity exchanges in finding employees from among the members of the Junior Farm Bureau.

The county unit is the basis for most of the programs of the Junior Farm Bureau. The activities are designed to give leadership training in organizing and conducting educational, social, and recreational meetings. Some of the meetings are on serious subjects, others are entirely for play, but they intend to have a desirable mixture of study and play. The young people discuss such subjects as leadership training, proposed legislation, county resources, cooperative buying and selling, and vocational exploration.

Work Together

The programs are designed to train the young people not only to work together but also to make their own recreation. The variety of activities encourages more interest and participation. During the year almost every member has some responsibility in the affairs of his county association.

Following the first year's work, the young people stated that they lacked the confidence and techniques of organizing and conducting programs. They requested that some time be given to the specific training of young people in leadership. As a result the State office secured a camp site for a week's training school in August 1936. The following year the young people asked for training in building programs. The insurance section of the Farm Bureau organized a week's training school in 1937. A special 5-day school for the officers of the local junior farm bureau was started in 1938 to prepare them for their duties of building programs and handling meetings.

The cost per student of attending the summer camps, \$14 a week, has been paid by the sponsoring organizations. The officers' training schools have been sponsored and financed by the locals of the Junior Farm Bureau.

The programs of the summer training camps vary. Lectures and discussions cover such subjects as leadership, personal analysis, philosophy of life, history and principles of cooperation, rural institutions, and national trends of agriculture. Representatives of the State commodity cooperatives discuss

the problems of these organizations. Leadership training includes not only the handling of business meetings but also recreational and social activities. The early morning exercises, the afternoon games and swim, and the evening vespers and social programs add enjoyment and balance to the summer camps. The preparation of the daily camp paper, *The Torch*, provides experience, which is valuable especially for the publicity chairmen.

The faculty members for the summer camps act as coaches and councillors to the young people rather than as lecturers and teachers. They raise questions and present challenges that will inspire the young men and women to think and to study.

Many members have said that in the one week spent at camp they have grown more mentally, physically, socially, and spiritually than in much longer periods of time spent in formal education.

The success of the summer camps has been partly due to the fact that the young men and women are removed for a time from their own environments-the emotions, biases, prejudices, and problems-and have been associated with other young people who are searching for individual and group solutions. A change has been started on the personality and the character of the camp students. Irregular meetings, of a few hours each, cannot accomplish as rapid a change in individuals. The value of the folk schools in the Scandinavian countries also rests in the ability to awaken the rural people to their potentialities and to train them to accomplish definite goals.

Gains for the Co-ops

The cooperatives have already been well paid for their assistance in financing the summer camps. By the summer of 1940, 26 young men who attended the training camps were selling insurance for the Farm Bureau. About 40 were in cooperative elevators in one capacity or another, and a few had been promoted to some managerial ca-

Continued on page 15



Three groups of 4-H boys and girls learned a lot about cooperation by an on-the-spot study of the Farmers Mutual Exchange, a purchasing cooperative at Gainesville, Ga.

4-H'ers study co-ops

by C. G. GARNER

Extension Marketing Economist, University of Georgia, Athens, Georgia

OWN in Hall County, Ga., we start 'em young! Three groups of 4-H Club members totaling more than 175 boys and girls from the Flowery Branch, Oakwood, and River Bend consolidated school communities learned about farmers' cooperatives by seeing, studying, and doing.

This is just a start toward bigger things, we hope. We have plans to teach 4-H boys and girls in Georgia the mechanics of organized cooperative marketing and purchasing. This county, Hall, was chosen for the initial try-out. What we learned here, we intend to use in other counties later.

The Hall County boys and girls learned about co-ops as a result of lots of cooperation on the part of local, state, and national groups. The program was conducted by the county extension agent, the state marketing specialist, the management of the Farmers' Mutual Exchange at Gainesville, Ga., and the Cotton Producers Association, Atlanta, Ga. The extension supervisory staff and a representative of the American Institute of Cooperation helped plan the work and the school officials allowed pupils time and use of school rooms and provided bus transportation at a nominal charge.

The first half-day was devoted to an on-the-spot study of the local cooperative at Gainesville, the Farmers Mutual Exchange. Early in the morning two school buses from the Oak Ridge community came rolling up to the front of the co-op. The 58 4-H Club boys and girls unloaded quickly and eagerly filed through the long warehouse filled with cooperative feed, fertilizer, and other farm supplies—bent on seeing this farmers' cooperative from inside out and all around too.

In the front display room seats had been made by laying boards on egg crates, boxes, and kegs. When the boys and girls got themselves settled down, the program began. The assistant county agent told them the purpose of the trip, that it was designed to show them how a co-op is set up and how it operates. The county agent discussed the history of why and how this association was organized.

Youngsters Told About Co-ops

Next, the director of the seed department of the Cotton Producers Association told the kids—in terms they could understand—what makes this cooperative click. He talked about how a person might become a member, what he should do as a member, and what the directors' jobs are.

The manager of the co-op then told about the three aims of the co-op—quality, service, and savings. After this he took the group through the warehouse and showed them the various services offered to members.

After actually seeing how the co-op worked, a representative of the state extension service outlined the basic principles underlying the operations.

Then came the eats—served by the local home demonstration agent and the wife of the manager. And so

back to school in time for afternoon

This first meeting held for the Oak Ridge community laid out the pattern followed the next two days for the Flowery Branch and the River Bend boys and girls.

The second session was held in the schools. It began with a review of what had been learned in the half-day at the co-op. Each group was then guided through the steps of organizing a cooperative. They formed a temporary organization—appointed committees to make appropriate canvasses to determine needs and opportunities for purchasing and marketing in the community, and elected five organization directors.

The third session, also at the schools, began with an examination on the cooperative principles and practices that had been learned. Prizes of \$3, \$2, and \$1—donated by Cotton Producers Association—were awarded to the three highest scoring individuals from each school.

Prizes Awarded

Finally the chairman of the committee from each school chosen at the second session made a report on whether or not a cooperative was needed in that community, with the best report getting \$4, and the second, \$2, as prizes.

The tests showed a high percentage of the boys and girls taking part had gained considerable knowledge of cooperatives. The cost to the sponsors including the prizes offered by the Cotton Producers Association located at Atlanta was \$79.

Other county agents are weighing plans to carry the training to a larger number of 4-H members next year. We also plan to give those who participated this year a chance to go on and learn more about cooperatives.



means. However, several States are trying to work out plans so pictures on cooperative subjects can be obtained at little expense. They hope to come up with some plan before this year is out.

They are sure there is great need for a simplified textbook on cooperatives for use in elementary schools and for work with 4-H Clubs and Future Farmers of America. Working with someone else to prepare such a text is also in the cards.

Stress Youth Work

Youth programs get a big play in State council educational work. About half the councils sponsor various types of programs for 4-H Club members and Future Farmers of America—co-op quizzes, essay and speaking contests, and demonstration contests. They stress the education and training of farm boys and girls because they know that these boys and girls will be taking over many of the cooperative jobs in the not too distant future.

Out in the Far West, the Washington State Council of Farmer Cooperatives has

State Councils fortify farmer co-ops

by JANE SCEARCE

Agricultural Economist, Farm Credit Administration.

AST year was the busiest ever for State councils and associations of they have their regular chores, they had a lot of new jobs thrust upon them. In the course of their day-to-day work they helped strengthen and promote the co-ops they represent in each State . . . the reason for their existence, in the first place. In addition, they have recently had to take up the cudgel and wield it vigorously against some of the more active opponents of farmer cooperatives.

Altogether 29 councils now operate in 28 States—there being two in Wisconsin. Several of the more recently formed associations work with all types of cooperatives whereas the others deal only with farmer cooperatives. The major activities for the group as a whole, however, is with

the agricultural cooperatives.

Councils Have 3-Pronged Attack

These State councils have planned their general campaign to hit from three angles—educational and information work, public relations, and legislative work. In the past few years, increasing emphasis has been placed on the latter two.

A recent survey by the Cooperative Research and Service Division of the Farm Credit Administration shows that almost three-fourths of the councils devote from 75 to 90 percent of their time and effort to educational work and public relations, and from 10 to 25 percent to legislative work. Two councils devote their entire time to educational and informational programs, and four report that their work is about evenly divided between educational and information work and legislative activities.

Plans on the books for 1948 are already showing results in a number of places. They call for more attention to radio; motion pictures; textbooks and reference books on agricultural cooperation to be used in elementary schools; advisory services for accounting, auditing, and legal problems; and youth programs.

Radio Helps Tell Story

The State councils have been making good use of radio, not only to keep mem-ber and nonmember cooperatives informed on current matters of interest, but also to let the general public know how and why the cooperative wheels are turning. The Michigan Association of Cooperatives and the Wisconsin Council of Agriculture Cooperative each put on a monthly broadcast; the Kansas Cooperative Council broadcasts weekly, and the Vermont Cooperative Council is planning to initiate some type of broadcast this year. More than one-third of the councils either appear on programs maintained by other organizations or make transcriptions that other organizations broadcast. They plan to keep up and expand this type of activity.

Councils found that making motion

pictures is considerably beyond their



Some State cooperative councils act as guides to foreign visitors. Here, Alfredo Ruiz, a graduate student at Michigan State College, is pointing to a map of his native Costa Rica and discussing organizing co-ops there with Victor Bielinski (standing), personnel director of the Michigan Association of Farmer Cooperatives, and with Stanley Wellman, manager of the Michigan Elevator Exchange.

been sponsoring State-wide demonstration contests for 4-H Club members. These contests work right along with the club's regular projects in agriculture and home economics. The Washington council also holds quiz contests for boys in the eleventh and twelfth grades of high school who are members of the Future Farmers of America.

The Agricultural Council of California first started with essay contests, then picked up public-speaking contests which had to be discontinued during the war because of travel restrictions. Now it holds a quiz-type contest and also conducts marketing demonstration projects for 4-H

Club members.

Other councils working closely with youth are Maine Cooperative Council, Michigan Association of Cooperatives, and Wisconsin Council of Agriculture. The Utah Council of Farmer Cooperatives and the Wisconsin Association of Cooperatives also report some activities. Councils in Georgia, Minnesota, Oklahoma, and Texas have set up youth programs which will get attention in the near future.

In addition, several councils have arranged and are sponsoring courses in cooperative marketing and agricultural cooperation at high schools, universities, colleges, and even at some of the cooperative offices. Altogether about a third of the councils report they are already sponsoring some courses or are working with schools to set up courses.

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Active in Co-op Clinics

Clinic, formerly good only as a medical term, is now fast becoming an accepted word in co-op circles. It still carries over a good bit of its meaning, however, as those attending co-op clinics held the past several years did considerable probing of the well-being of the various co-ops attending. Some of it was purely preventive medicine, in other cases they found



One good public relations idea is to get acquainted. The Nebraska council worked this idea out to a happy conclusion—note the faces of the two businessmen as they listen to a farmer toastmaster at one of the dinner meetings arranged to get businessmen and co-op people together.

ailments needing a cure. A number of the councils have sponsored these clinics in cooperation with the American Institute of Cooperation, State colleges and universities, the National Society of Accountants for Cooperatives, the American Institute of Accountants, general far organizations, and the Farm Credit Administration.

At these clinics, managers, directors, members, and employees of cooperatives meet with men from two or three of the above organizations—depending on who is sponsoring the meeting. Here they delve into problems and see if they can make their own organizations run better.

The councils have also gone out into their own territories to make studies and surveys. Results of these have been used in the press and in the educational programs. The councils use these spot checks

to learn what programs are needed and to get an idea of the attitudes of farmers and noncooperative groups toward farmer cooperatives.

Florida, Louisiana, and Ohio each made rather extensive surveys of all cooperatives operating in their States. The Kansas Cooperative Council is working with the University of Kansas and Kansas State College to get material which will be published in a book. It will cover the history of cooperatives in Kansas, describe present types of associations, and give business volume, membership, and trends—in general, tell the story of cooperatives in Kansas.

A Michigan study made in March and April of 1946 gave the classification and number of jobs in the State's cooperatives, number of hours of work a day and a week required, length of vactions, overtime pay, retirement and pension plans, bonus plans and accounts, and employee activities.

plans and accounts, and employee activities. The Utah Council of Farmer Cooperatives took the lead in sponsoring a study of cooperative farm supply purchasing in its State. Nebraska completed two surveys—one on how well cooperatives assummed their responsibility in the community, and the other on attitudes of State legislators and officials toward farmer cooperatives. Nebraska worked through the secretaries of the chambers of commerce on the first survey, and through a direct question, "Do you believe cooperatives have done a good job and should be retained as a competitive force in our economy?" on the second.

About two-thirds of the councils have continued to make use of the old-line information outlets, such as newspapers and magazines. To get information to both member and nonmember cooperatives, they have sent out news letters,

Youth is served in State cooperative council work. At the annual banquet of the Farmers' Get-Together Conference, the Wisconsin Council of Agricultural Cooperatives gave the four young people pictured here special recognition for their enthusiastic leadership in the State youth's activities.



for MARCH 1948

circular letters, and bulletins. Their mailing lists also include general farm organizations, educational agencies, and business groups within the State. Some of the special releases and bulletins prepared by the National Council of Farmer Cooperatives, National Association of Cooperatives, American Institute of Cooperation, United States Department of Agriculture, and the State colleges and universities move on out through the councils.

California, Utah, and Vermont each supply a weekly or monthly column in a newspaper—The Farmers' Corner, Keeping Up with Farm Cooperatives, and Co-ops in the News, to name them. Nebraska also prepares a special column for a newspaper. About a third of the councils furnish news releases on cooperative activities to papers and periodicals and a few contribute articles on special cooperative subjects. On the other hand, almost one-third report that they contribute nothing in the way of news items, releases, or articles—an apparent neglect of a fertile field of information work.

Nearly all the councils know the vital part public relations play in their work. Three of them have on tap in a speakers' bureau a number of qualified people from their own groups who can talk to civic meetings, luncheon clubs, labor organizations, bankers' associations, church societies, school gatherings, and various other meeting places of urban and rural people. Most of the other councils arrange for representatives in their own organizations to meet with noncooperative groups as often as possible.

A few of the councils arrange banquets and luncheons with businessmen, State legislators, State officials, and others as guests. Others plan joint conferences with business, professional, and labor groups to help build better understanding of cooperatives and agricultural problems.

Several States have built up "Co-op Week" or "Co-op Month" into an effective public relations device. Kansas, Michigan, Vermont, and Wisconsin are leading the way here. Their governors each year issue proclamations designating the time for special observances of farmer cooperatives and their contributions to the general economy. During that period, State councils and their members arrange special radio broadcasts and make full use of newspaper releases to set forth the history, achievements, and aims of the cooperatives.

Some councils have been receiving requests from cooperatives for advisory services on accounting, auditing, legal problems, and membership education. Several plan to furnish such services. The Michigan Association of Cooperatives is completing a study to see where cooperatives may help each other operate more efficiently . . . results to be presented in a

series of co-op clinics. Also, it is setting up a comparative business analysis of financial and operating statements.

Now we come to the legislative part of the work—taking up from 10 to 50 percent of the time and activities of most of the councils. Two, as we have stated, have no legislative programs. Several of the councils have special committees working on this phase who also act as a clearing house for all audit, tax, and legal problems. These committees go into high gear when the State legislatures meet. In other councils, the secretary, executive secretary, or president takes care of as much of this phase of the work as he can.

The councils report they need and use all the help they can get from other sources to keep their programs going at a good speed. They work closely with general farm organizations, State agricultural colleges, State extension services, the banks for cooperatives, American Institute of Cooperation, and the national organizations of cooperatives. They also have cemented friendly relations with civic organizations, labor groups, boys' clubs, State and Congressional representatives, and many other groups.

Some of them—six in this survey—reported that they have gone down to even the deeper grass roots by working closely with county councils. These six States—Michigan, Minncsota, Nebraska, Ohio, South Dakota, and Wisconsin—tie the work of these county units into that of the State organization.

The jobs for these State councils and associations of cooperatives have more than doubled since 1940—evidenced by the number of new organizations and the increase in membership since that date. Over half the councils have been organized since 1940—nearly two-thirds in the last 10 years.

This all adds up to this clincher—that farmer cooperatives in other States saw the work the older councils were doing and recognized the need for the same kind of an educational, informational, and legislative job in their own States.

Boys and Girls Buy Co-op Insurance

FOR assurance of endurance, try insurance! Missouri's Farm Bureau Mutual Insurance Co., now offers livestock insurance to 4-H'ers and FFA'ers in the State. Here's how this new service works. The boy or girl applies through the county farm bureau, which gives the application to the company in exchange for a master policy and individual certificates of insurance for each animal insured. Certificates go to the club members, and the

county farm bureau holds the master policy.

Premium rates for beef and dairy calves, and lambs will be 6 percent of the cost of the animal up to \$150. In case the animal dies, the certificate holder will collect the original value plus 10 percent a month to take care of the increase in the animal's value, figured at a 6-month interval. Money paid out may equal 160 percent of the purchase price of the animal, but cannot be more than the animal's actual value. The company writes up the policy for one year.

Insurance costs more for over-a-year-old beef and dairy heifers to be used for breeding. While the 7 percent rate covers a maximum purchase price of \$200, this type of insurance makes no allowance for an increase in the heifer's value.

Young People See Livestock Market

IN SEPTEMBER a group of 15 Future Farmers of America members from Jefferson, Wis., spent the day on the Milwaukee liverstock market. Their study of the market was sponsored by the Equity Cooperative Livestock Sales Association, Milwaukee, and a packing company. Their day's study was largely devoted to three features:

1. Purposes, facilities, and services of the cooperative sales associations.

2. Operations of the market and handling livestock on it, including sorting, grading, and weighing.

3. Handling the butcher's animals in the packing plant from killing to shipment to the meat trade.

This day on the Milwaukee market is an experience offered every year to a number of Future Farmers of America and 4-H groups by Equity. One of the larger recent groups was that from Chilton made up of 45 4-H Club members under the joint charge of the 4-H leader, and the agricultural instructor.

Kentucky 4-H'ers Buy Cooperatively

by JAS. L. ROBINSON
Farm Credit Administration.

OUTH has already put its shoulder to the business end of cooperative work in 11 Kentucky counties. Here 4-H Club members are learning by that best teacher—experience—how cooperatives can help them now and later. Already hip deep in group activity with their 4-H Clubs these boys are simply working together to get their own dairy businesses started successfully.

Get Practical Business Experience

As an example of this practical business experience, take the case of the Washington County 4-H association at Springfield, Ky. During the last 2 years it has purchased, brought to the county, and then distributed to the 4-H members 248 dairy heifers . . . spreading the risk associated with supplying boys and girls their animals at cost among

the group.

High prices for young livestock in recent years emphatically emphasized the need for an organization to handle such business. The 4-H members naturally needed to get quality animals at a reasonable price. Friends are usually reluctant to risk the considerable sums involved on business done at cost—particularly on untried credit risks. So a few years ago, one of the district extension agents proposed a non-profit organization to give such a service and also conduct other business for the 4-H Clubs. The leaders responsible for the 4-H Clubs and for the marketing work in the State decided to recommend the organization of county

So Washington and the other 10 counties began. Publicity in the local newspapers, a preliminary county meeting, neighborhood meetings, and a membership drive all led up to a county organization meeting. Local leaders, a man and woman, had already been selected at the neighborhood meetings. Their first job was selling voting membership stock at \$1 a share to adult friends of the 4-H Club. Each local leader and other adults could also buy a share of the preferred or non-voting stock at \$10. By the time of the county organization meeting, each county had in hand several hundred dollars as initial capital.

4-H associations under Kentucky's Bingham

Cooperative Marketing Law.

The charter for the county 4-H associations gives them rather broad powers for a wide range of business activities. This includes lending and the various stages in marketing as well as purchasing. However, as yet the activities have been limited almost entirely to buying and distributing young livestock.

The elected local leaders are first incorporators, and then become directors of the cooperative. They are responsible for helping get the 4-H club enrollment and then for teaching the youngsters something about their project. When members want to buy animals, these leaders help make out orders, have the parents sign the order with the member, and also sign it themselves.

Washington County—again our typical example—has been assembling these orders and waiting until there are enough requests to make up a carload. In fact, the practice is to have orders for a few more dairy heifers than are actually bought as a few members may fail to show up for their calves. In case there aren't enough animals, members ordering more than one are cut down.

The association then sends the purchase order for dairy heifers with a check making a considerable advance of cash to the dealer in another State. A dependable dealer for each breed has been found. This dealer buys and ships the calves. The secretary of the 4-H association gives a check for the balance of the cost when the shipment arrives. He arranges with a bank for any money needed to cover this check in case it clears before members have paid for their purchases.

Each 4-H member is expected to give his note with his parents' endorsement for his calf immediately after the animals are received. Here's one time credit is preferred over cash because it gives members experience in getting a loan. Three banks have been arranging to handle these notes of the 4-H members in Washington County. The banks credit the proceeds to the 4-H association to cover its check and notes.

The 4-H association charges a \$2 brokerage fee on each calf handled. The total of the prices set on individual animals by the committee in charge is slightly larger than the delivered cost of the heifers. These two sources have provided a small margin for the association. In this way, the operating fund is built up. It is expected that this fund will eventually be large enough to cover at least a carload shipment. The need for this fund as a reserve was shown on a recent shipment. The livestock dealer failed to include his commission in the bill for the calves . . . only sending it after the boys had already made their settlements with the association.

The association paid the amount from this fund instead of making the collection from the 4-H members.

The animals are covered by insurance to protect the association during shipment and a 2-week distribution period. This costs \$1.50 a head. They are then insured to protect the 4-H member buyer for 1 year at a 6½-percent premium. The Farm Bureau Mutual Insurance Company writes both types of insurance.

A unique feature of the Washington County 4-H dairy heifer project is that each member agrees to put his animal in a county sale of bred heifers which is held two or more times a year. The heifers are judged and sold at auction in the order of the rank given them. Each member may bid in his own heifer if he wishes, or accept the price if he wants to sell. The member pays the sale fee of \$1 a head and the county association pays the costs of the auction—the difference is added to or taken out of the reserve.

The other ten counties—Anderson, Edmonson, Elliott, Grayson, Hart, Kenton, La Rue, Marion, Simpson, and Warren—have used their 4-H associations very much as has Washington. Most of them have been organized more recently and haven't handled as many cars.

More Than a Business Proposition

The extension workers—the originators and backers of this idea all along the line—had in mind much more than just a means of handling a business problem. They also wanted a stronger county organization behind the 4-H Club program and more definite assumption of responsibility on the part of adult project leaders for the 4-H clubs.

The charters and by-laws of the county associations include all the usual features of cooperatives. Only persons directly interested in 4-H work and active 4-H members may become members of the association and hold common stock. The 4-H members are encouraged but not required to become members of the cooperative when they buy livestock or other materials through it.

Each cooperative member has only one vote. Margins after the operating fund is established are to be used to retire stock of inactive members and as patronage refunds to the 4-H members. In such years, the board of directors may pay a 6 percent dividend on the non-voting preferred stock.

L. A. Vennes, extension marketing economist for the State, says in his annual report for 1949: "This development formalizes the organization of club work in the county and ties the project leaders more closely to their work and makes club work more effective. . . . The specialists believe that this is a fine educational tool in teaching principles of cooperation to large numbers of young farm people."

Farm Credit Administration.

TEXAS recently put its brand on a special kind of a "Co-op Meet," one sparked by the Extension Service primarily for its own staff workers. This meeting—attended by around 100 leaders—showed the new surge of interest in co-ops over the State and the desire for a better grasp of their place in the business and agricultural life of this big and wide-awake region . . . not only on the part of the Extension people who called the meeting, but by the others who came.

ing, but by the others who came.

Steady growth of various types of farmers cooperatives in Texas in the past few years and the recent widespread discussion of them had heightened the interest of Extensioners in these farmer organ-

and referred to various participants by the chairman. The crowd made full use of these discussion periods and brought out considerable information on cooperative education and the relation of the Extension Service and other college departments to it.

The discussion also brought out the fact that operation of cooperatives demands a lot of educational work within the associations, that nonmembers and the general public need fuller information about cooperatives, and that these organizations offer a medium for putting over the message of virtually all Extension workers.

A good sample of how cooperatives tie in with extension programs came out at a visit made by some of the group to the Texas Cooperative Planting Seed Association at nearby Bryan on Friday evening. operative Association, Belton, tackled a similar question, "What My Farm Cooperative Means to My Community."

Both Mrs. Williams and Mr. Hander spoke from their actual experiences and gave the meeting practical examples of what cooperatives had done for their families and the entire community. They pointed out that family, community, and cooperative were all interwoven.

The college part of the picture then came into the meeting. J. K. Stern, now on leave from Pennsylvania State College and working with the American Institute of Cooperation, Washington, D. C., talked on "Responsibilities of Land Grant Colleges in the Field of Farm Cooperative Education."

Even before this actual called meeting started on Friday morning, some of the early comers had settled down and discussed some of their own problems. On Thursday afternoon, the staff of the Agricultural Economics Department of Texas A. and M., had met to hear Mr. Hedges and Mr. Stern discuss recent developments in the cooperative field. The group considered research and teaching problems related to cooperative business and the extent to which various commercial businesses make use of the nonprofit cooperative form of business.

That rounded up the called meeting on cooperatives. Extension workers had put in two full days thinking and learning more about how co-ops worked in their own territory. At the same time, they'd gotten a broader view of the place cooperatives can and should take in rural life, and an idea of how they, as Extension workers, could fit this knowledge about co-ops into their work with rural people.

Extensioners have Two-Day Co-op Session

izations. In planning the meeting the director and the cooperative organization specialist had exchanged ideas with out-of-State as well as Texas leaders interested

in cooperative education.

Therefore, Extension people—administrative, supervisory and specialist staffs and those from the far corners of the State as well as those residing at headquarters—were present for the meeting at College Station on April 29 and 30. The Extension Service also invited the college research and teaching staffs at College Station, particularly those working in the field of agricultural economics.

Co-op Men Gave Practical Hints

In addition, it asked about a dozen leaders of cooperative groups in the State to come and give their down-to-dirt experiences with how cooperatives work and what problems they are now facing. Among those attending from this last group were the president of the State Farm Bureau; the secretary of the Texas Federation of Farmers' Cooperatives, Dallas; the secretary of the Texas Cooperative Ginners' Association, Dallas; the manager of the Texas Planting Seed Association, Bryan; and the State supervisor for cooperatives.

The conference plan called for a state-

The conference plan called for a statement by a discussion leader, followed by a longer period for comments from the group with questions asked by anyone Here guests learned that the services of this cooperative had made it possible to multiply the number of one variety cotton communities and counties in Texas. This association supervises the production and provides the quality seed on which the success of the improvement work depends.

There were three scheduled in-door sessions. At the first, W. N. Stokes, president of the Houston Bank for Cooperatives, discussed, "Farm Cooperatives in the Free Enterprise System, their Place and Peculiar Problems," and Harold Hedges of the Farm Credit Administration's Cooperative Research and Service Division, told about "Developing Information Through Research to be Used by Extension Workers in the Field of Cooperative Education."

In the afternoon the author, who works jointly with Extension Service and the Farm Credit Administration in Washington, outlined "Extension's Opportunity and Responsibility in Farm Cooperative Education." Then Mrs. Viola Armstrong, of the Indiana Farm Bureau Cooperative, Indianapolis, talked on "A Program of Cooperative Education for Farm Women." Each talk was followed by a lively discussion.

The next morning, the question, "What My Farm Cooperative Means to My Family," was answered by Mrs. Bob Williams from the Montgomery County Farmers' Cooperative Association, Willis. T. W. Hander, manager of the Belton Farms Co-

Livestock Co-op Gave Lunch for 600 4-H Boys

DURING the annual 4-H Congress, the National Livestock Producers Association, Chicago, Ill., gave a luncheon for some 600 4-H boys. These boys were delegates and State contest winners from 47 States and Alaska.

In a brief statement, P. O. Wilson, manager of the association, pointed out that the fathers of many of the 4-H members present were part owners of the association and indicated briefly how they controlled it through a board of directors whom they elected. D. L. McDonald of the American Institute of Cooperation emphasized the possibilities for cooperative activities in 4-H clubs. As an illustration, he told his experience with groups pooling orders and buying feed when he was a 4-H Club leader.

Florida 4-H Adapts FFA Program of AIC

by EDWIN W. CAKE

Executive Secretary, Florida Council of Farmer Cooperatives, Gainesville, Fla.

RLORIDA lays claim to a unique distinction. We believe it is the only State to take the American Institute of Cooperation's cooperative award program for Future Farmers of America chapters and adapt it for use with 4-H Clubs.

We deliberated a long time before doing it, because folks from other States told us it wouldn't work. We thought about a co-op essay contest, a co-op quiz contest, or some other kind of contest for participation by individual 4–H Club members like other States have. The more we discussed it, though, the more sold we became on a contest for participation by the club as a group.

Agricultural Extension Service in Florida directs our 4–H cooperative activity contest, and its sponsors are the AIC and the Florida Council of Farmer Cooperatives. In this 4–H contest, a committee of extension specialists select 10 district winning clubs on the basis of the work reports they submit. We have ten 4–H districts in the State instead of six as in FFA. From among the 10 district winners, the co-op council judging committee picks the State winner.

For both the 4-H and the FFA contests we announce district winners as soon as they are selected, but we do not announce the State winners until later at the annual meeting of the State co-op counci!

We had to simplify the AIC's FFA award program considerably to make it adaptable for use with 4-H Clubs. We cut out the first two sections concerning the hours of classroom instruction on cooperatives and the amount of business done by members with cooperatives. In their place, we give credit to 4-H Clubs for any projects of a business nature on which they choose to work.

In the two years we have had this contest, these projects have varied from the

sale of Christmas cards by members of one club so they could earn money for a club picnic, to the growing of 40 acres of crops by members of another club on land the club was allowed to use free, so they could help raise money for a community club-house.

In another project, 10 members in the Glades County 4-H Club formed a junior cooperative and raised 20 Hereford steers together on rented pasture land. At the Pasco County Fair, members of the Dade City Progressive Club operated a food booth, netting \$78. They ran another booth at the 4-H achievement day program, which earned the club \$23. Some of them joined together in an informal feed-mixing cooperative, saving club mem-

a group, and they can work with co-ops in the community and with other school and community groups on the same type projects which FFA Chapters have.

A good example of the type of program is shown by this year's State winner of the cooperative activities contest, the Philadelphia 4–H Club in Suwannee County. This club had several outstanding projects with some financial help from a local farm supply co-op which donated certain supplies. On 2 acres of a new variety of oats the club realized \$150; 22 acres of new varieties of hybrid corn brought it \$450; and 5 acres of rye netted \$90. On these business projects members devoted more than 400 hours of labor. They used most of the money toward the new community clubhouse.

Members of this State winning club went on five tours to visit cooperatives and one to visit all members' projects. They attended five co-op meetings and two other farmers' meetings. They worked with three co-ops and with 20 other school and community organizations on about that many projects. In addition to their club



Members of Philadelphia 4-H Club, Suwannee County, Fla., giving illustrated lecture on American private enterprise system. Such activities helped this club win first place this year in the Florida cooperative activity contest sponsored by the Florida Council of Farmer Cooperatives.

bers money on feed for their animal projects.

Besides such activities, the members of Florida's 10 district winning 4-H Clubs toured 25 cooperatives, attended 24 of their meetings, and helped some of these cooperatives with 16 additional projects.

The rest of the AIC's FFA program is well adapted for use by 4-H Clubs. Club members as a group can go on tours to visit co-ops like FFA boys. They can attend co-op and other farmers' meetings as

projects, members planted 10 acres of oats to help raise money for the county 4-H Council and 12 acres of silage corn as a demonstration for dairymen. They presented a radio program and put up a store window display during National 4-H week. These 4-H'ers spent more than 1,500 member hours on these projects, working with or for other organizations. Four members of the club presented an illustrated talk on "The American Private

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Typical copies of booklets distributed to boys who toured the various manufacturing facilities of Southern States Cooperative, Inc., Richmond, Va., part of this co-op's 3-year program to let youth see it at work. A thousand came to various co-op plants last year.

Thousand Young Folks Went Co-op Visiting

by JAMES K. SANFORD Southern States Cooperative, Richmond, Virginia.

UNING in on the theory that youth wants to know, Southern States Cooperative, Richmond, Va., set up a three-year program of visits by farm youths to the cooperative's manufacturing facilities. The co-op's board of directors decided it would follow the same practice as most farm youth organizations, especially the 4-H Clubs and Future Farmers of America chapters—to let youth learn by seeing and doing.

"We feel that this program is the best way to tell farm youngsters about the cooperative way of doing business," says George
Jackson, secretary of Southern States and one
of the originators of the program. "We
aren't trying to sell them anything. What
we want to do is to show them how open
formula feeds and fertilizers are manufactured; how a warehouse system keeps a
steady flow of farm supplies into their communities; how the seeds their fathers used
are purchased, cleaned and treated, all on
a cooperative, non-profit basis."

As a result of the first year's operation, over 1,000 youngsters have a better knowl-

edge of Southern States Cooperative and the feeds, fertilizers, seeds, and farm production supplies which are purchased and processed for members

Jackson has worked closely with state leaders in planning and carrying out the program. Each of the six states in which Southern States operates was divided into three parts, and each summer during the three-year period boys from one section in each of the half dozen states are to be taken —at the cooperative's expense—to visit the cooperative's nearest manufacturing facilities.

For example, boys in Tennessee and Kentucky visit the feed mill at Cincinnati, Ohio, or the regional Farm Supply Warehouse at Louisville. Boys in Virginia toured the feed and fertilizer plants and a local cooperative service agency in Norfolk. Youngsters in Maryland and Delaware and West Virginia went through Southern States feed, fertilizer and warehouse facilities in Baltimore.

Boys are selected by state and local leaders on the basis of outstanding 4-H or FFA work, and local youth leaders accompany the boys on the tours, most of which were planned for two full days.

In some cases the boys have traveled by

auto, while others have toured by charter bus.

In addition to visits to the manufacturing facilities, the boys also visit other points of interest. A big league baseball game, a visit to the Cincinnati zoo, a tour of a ship which was loading Southern States feed for transport to Puerto Rico, a trip to Fort McHenry—birthplace of the Star Spangled Banner, and a tour of an auto assembly plant were included in this past year's program.

The cooperative handed out various souvenirs and special booklets to the boys, describing what they would see in the different plants prior to the tours so they would be better able to understand the operations.

In 1951, Southern States sponsored a sixstate "Green Pastures" Essay Contest, in which the top prize was a college scholarship. Although participation was fair, it was decided to forego similar contests for the present, and help farm youngsters learn by seeing and doing.

"The many letters we have received from the youngsters, their parents and state and local farm youth leaders have convinced us that this program is helping the boys to have a better understanding of cooperatives and their farm production supplies," Jackson says.

Utah Poultry Laying

Good Youth Foundation

by C. K. Ferre

Utah Poultry Farmers Cooperative, Salt Lake City, Utah.

THE OLDER members of the Utah Poultry and Farmers' Cooperative, Salt Lake City, are trying to give their sons and daughters a chance to sprout their coop pinfeathers at a fairly early age. They want the boys and girls in our communities to know why we have this co-op and then how they can help make it work better when they begin farming for themselves.

We began to think about this problem of making the younger generation more aware of the value of cooperatives some time back. Many of our younger farmers have grown up knowing nothing of the trials, financial losses and weaknesses of those engaged in agriculture when trying to market without a cooperative. They haven't lived through the trying times of producing eggs with no sure markets for their produce.

The co-op, therefore, lias planned a program of youth education—one specifically designed to acquaint the youth of Utah with not only Utah Poultry and its co-operative values but the whole cooperative philosophy.

We have actually developed several programs, all working simultaneously. These include a broiler raising program, essay contests, 4-H Club demonstrations, turkey activities, and participation through offering trophies in the public speaking contests of the vocational agriculture students.

Approach Problem 5 Ways

Now, to discuss this five-pointed approach to giving Utah youth some background training in how cooperatives can help them in their business.

1. Junior broiler program. With this program, the association loans boys and girls the funds to buy the broiler baby chicks and the feed. The young folks then take care of the baby chicks, growing them into broilers. They then market them through the co-op or anywhere else they may choose if they have permission from the association. They, of course, return to the association any funds it may have advanced.

The boys and girls must keep cost records, take pictures of their flocks, and prepare a six months' and a summary report. There are several subdivisions of the contest — for one brood, for two or more broods, club contests for Future Farmers of America chapters or 4-H Clubs, and as part of the Chicken of Tomorrow contest. County 4-H Club and FFA leaders supervise the local contests. The judging is done on a county basis and then county winners compete on a state-wide basis. From the results at the end of the year, a committee determines the outstanding growers and awards the prizes of various types and amounts.

2. The essay contest. The Ladies Auxiliary of this cooperative—an active, enthusiastic, and growing organization—has been taking charge of the essay contest. It is divided up into two age groups—boys and girls up to the 6th grade, and those from the 7th grade through senior high school. The contest moves on up with winners of the various community contests competing on a district basis and the district winners moving on to the state-wide competition. District winners read their essays at the state contest. And state winners are invited to appear at the cooperative's annual convention.

Object of the contest is to stimulate interest among young people in the cooperative way of business, and the part these associations play in their everyday activities. This year some suggested topics for essays were: The Influence of Cooperatives on Community Life, What Cooperatives Can and Should Do To Improve Community Life, Utah's Poultry Industry as Influenced by Cooperatives, Cooperation Made Utah's Poultry Industry, and like subjects.

- 3. The 4-H Club demonstrations. The association works this program cooperatively with the extension service of the State Agricultural College. The Ladies Auxiliary again lends a helping hand, sponsoring 4-H Club demonstrations in management, production and consumption of poultry.
- 4. Turkey program: We are interested in a program for youth activities in the turkey industry this under the direct supervision of the Utah Turkey Federation. The Federation offers prize money to all outstanding

youth participants who do a particularly good job of turkey raising.

5. Vocational Agriculture public speaking contest. We also offer trophies for champions in the public speaking contest sponsored throughout the state in the vocational agriculture classes of the high schools.

That's the program as it has shaped up in recent years. Our latest ambition is to get approval of the State Department of Education for study of cooperatives in the schools—colleges and junior and senior high schools. Such courses should cover cooperative marketing and buying as well as cooperative mriciples. This is a plan for the future, of course, and one that will be a long-term program. But we feel that with the program already in swing we have a good start on a vital and essential job—that of instilling the idea of our co-op's usefulness in our younger generation.

Award for Outstanding Cooperative 4-H Club Work

AS PART of a stepped-up 4-H Club program on farmer cooperatives, the American Institute of Cooperation is providing these plaques—up to 10 a State. The State Extension Service will award them to those chapters conducting outstanding programs on farmer cooperative business. Although credit is given to individual activity in making the awards, emphasis is placed upon the group cooperative performance of the competing clubs.

The clubs will be judged on both educational and business activities. The Extension Service in Washington, D. C., has issued a publication, "Suggestions for a 4-H Club Program in Farmer Cooperatives," to help 4-H Clubs in working out some general cooperative programs.



Florida 4-H Adapts FFA Program of AIC

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Enterprise System" at six farm and civic club meetings.

Five members of this club also went to the American Institute of Cooperation meeting in Ithaca, N. Y., this year with two of their leaders.

Our program with FFA boys is about the same as the program many other States have. We simply follow the AIC's FFA cooperative award program and add a few frills to it. Our State co-op council joins with AIC in sponsoring the Florida FFA Cooperative Activity Contest. In this contest our regulations and scoring system are nearly the same as in the AIC's national contest. In our State contest a council judging committee selects six district winning chapters and then picks the best of these six as State winner. Many other States have a similar procedure. The only difference between Florida and other States is what we do to honor these chapters after they become winners.

Groups Share in Awards

Here's what we do for both FFA and 4-H Club groups after we have selected the district and State winners. Each district-winning chapter and club first gets a trip with all expenses paid for its advisor or county agent and five members to the annual meeting of our State co-op council. We urge sponsoring co-ops, who helped the chapters or clubs become district winners by working with them, to send representatives to the meeting also. At this meeting all of the members and leaders from the 16 district-winning clubs and chapters are honored at a youth luncheon. This is the opening feature of the meeting. After the luncheon, each district winner is announced, and one member from each chapter or club gives a 2-minute talk about the group's cooperative activity program. The young folks then attend the first afternoon general session of our council meeting.

That night the young folks are again honored at our banquet, and as a climax to the banquet program, the State-winning FFA chapter and 4-H Club are announced for the first time. Newspaper photographers are on hand to take pictures of representatives from the winning groups. After spending the night at the convention hotel, the young folks either leave the next morning or attend the second day of our council meeting, as they wish.

Besides honoring them at our State coun-

cil meeting, and awarding them a free trip to it, we save the best awards to present to the winning clubs and chapters at their own meetings. The annual State FFA meeting is always held the same week in June at Daytona Beach that our State 4-H Short Course is held in Gainesville. So we have Howard McClarren, Youth Director of AIC, come down from Washington to present beautiful bronze plaques to the 10 district winning clubs in 4-H. Our council pays for six similar plaques for the FFA district winners. As he presents each one, Mr. McClarren gives mention of the high spots of the group's accomplishments. Representatives of each district-winning group are on the stage for the presentation before a large audience.

Treasurer Presents Checks

As a climax to these co-op award programs at both the FFA and 4-H State meetings, the treasurer of our State co-op council, after a few well-chosen words, presents to representatives of the State winning group a \$500 check. Each group uses this check to send its leader and a carload of members to the annual summer meeting of the AIC.

Those of us in Florida who have a part in the program to teach rural youth about farmer cooperatives certainly don't claim that our way of doing it is the best in the country. We are not satisfied with it ourselves, because we are not getting the participation in it that we would like to see and not nearly as much participation as some other States are getting. We can't even say that cur type of program is original with us, because it is not. We borrowed most of the ideas from the American Institute of Cooperation and then added a few new wrinkles of our own.

Perhaps it is natural to assume that our program is responsible for our good showing in national FFA competition during the past few years, and I'm sorry we can't claim that it is. The facts are that a few hardworking FFA advisors and co-op managers are due most of the credit.

Our co-ops in Florida are coming to realize more each year the value of our youth program. Out of a total budget of \$4,000 the Council is now spending \$3,000 on this youth program.

With the continued help of our co-ops, county agents, FFA advisors, and other youth leaders, we hope to expand our cooperative youth activities in the State. We also expect to send Florida FFA and 4-H Club young folks to each annual meeting of the AIC.

Ohio 4-H Boys Learn About PCA Loans

IT took some getting ready for the 31 4-H members at Ashland, Ohio, who were competing for the August trip to the Youth Session of the American Institute of Cooperation at Logan, Utah. Part of this process was learning something about credit cooperatives . . . taking tangible shape here by the boys visiting the local Production Credit Association and then moving on out to a farm operating on a PCA loan.

The secretary of the Farmers Production Credit Association, Harold G. Olin, had discussed the purpose and plans for the meeting with the several county agents in the district. The agents had written letters to local adult leaders and some had inserted announcements in the local papers. The PCA county representatives had then contacted the local leaders and arranged for transportation of the selected 4-H members to Ashland.

The Ashland county agent, N. H. Shilliday, helped the secretary select a loan to be studied and also with the study at the farm. The 4-H members first met at the PCA office at 10 o'clock and looked around there. They learned about the association, how it operates, who owns it, and how it serves farmers. PCA men spent some time answering questions. By 12 o'clock the group reached the farm for lunch on the grass.

While the county agent and the farmer then planned the discussion, the members looked over the barn and the cows and got an impression of the farm.

The county agent put a value on the farmer's equipment and cows. He pointed out the large capital need by the tenant operator to run the place. He showed how the man had made the shift from running 90 acres to his present 190 acres.

The farmer then told how he always made the milk check pay all his family living and part of his operating expenses. This leaves him his hogs and wheat to pay off his loan. He told how he had used PCA loans, that it paid to borrow money to make money.

The farmer described how he had increased his yields by use of manure, lime and fertilizer. He also pointed out how balanced rations increased the cows' milk production. He once stopped feeding grain to his cows to save the cost, but lost \$2 in sales for each dollar he saved in expense. He outlined his plan for selling livestock and told of the records he kept. He advised them not to buy a farm until they had a good amount of capital and were able to buy. Here, too, he was very evidently practicing what he preached.

When the visit was over, these 31 4-H boys had seen first hand how one farmer used a PCA loan-something that would give them some answers in the local and State 4-H club contest to choose winners for the

trip to the Institute.

Michigan young people accept responsibilities

Continued from page 4

pacity. At least 50 of these young people had been placed by the beet sugar industry and had been given employment during the winter months in sugar factories. Cooperative oil plants, fruit packing companies and others had recognized the members of the Junior Farm Bureau as an excellent source for personnel. Several farm girls had been placed in clerical or stenographic jobs with cooperatives. Two of the active Junior Farm Bureau members had become district membership relations representatives of the Farm Bureau.

Several of the members of the Junior Farm Bureau have been elected to the boards of directors of local cooperatives. The young people have aided in obtaining members and in increasing the volume of business of cooperatives in many communities. It is believed that the membership and public relations program of the cooperatives will continue to be improved as the young men and women learn about the functions of cooperatives and receive training in building community programs.

The young people of the Junior Farm Bureau have taken an active part in the affairs of the senior Farm Bureau. In 1940 1 of the Junior members was on the State board of the senior Farm Bureau 3 were county Farm Bureau presidents, 7 were secretaries of county Farm Bureaus, and about 20 more were active in some office of the 197 community Farm Bureaus. The adults have frequently called upon the young people to develop programs and to handle meetings-business, recreation, entertainment, and social affairs for groups ranging up to a few thousand.

After a few years experience as members of the Junior Farm Bureau the young people tend to become members of the senior Farm Bureau. As soon as the young men and women re-

alize that they can hold their own in, and handle adult groups, they start participating in the community Farm Bureau discussion groups—where they have the opportunity of discussing vital local, State, and national problems.

The young people were responsible for starting senior Farm Bureaus in Isabella and Lenawee Counties. They promoted and caused the supervisors of Kalamazoo County to provide \$50,-000 for a rural community center. They have conducted a radio program over WKAR, the Michigan State College station, for 3 years. They have sponsored educational trips to other States; cooperative projects with extension, night school, lecture, and lyceum courses; trips to visit cooperatives both in and out of State; and several Junior Farm Bureaus have obtained their own clubhouses. They have sponsored jointly with county school commissioners, 1-day schools for training in singing and recreational leadership. Annually, they hold a joint conference with the Michigan Country Life Association. They have pushed projects and made surveys for the county agents.

. . .